

## **Ebullient Mobile Money Market worth \$278.9 Billion by 2018**

According to a new market research report “[Mobile Money Market: \(Mobile Payments, Mobile Remittance, Mobile Banking & Mobile Commerce\) - Advanced Technologies, Value Chain, Adoption Trends & Worldwide Market Forecasts \(2013–2018\)](#)”, are forecasted with detailed segmentation: based on the transaction mode ( NFC/ Smart cards, Direct operator billing, Mobile Web / WAP, SMS and others), based on payment location ( Remote payments, Proximity payments), Based on nature of Payments ( Person to Person (P2P), Person to Business (P2B), Business to Person (B2P), Business to Business (B2B) and based on type of purchases (Air time transfers & Top Ups, Money Transfers and Mobile Payments, Merchandise & coupons, Travel Ticketing & Food, Digital products purchases).

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<http://www.marketsandmarkets.com/pdfdownload.asp?id=577>

The mobile phones, which are seen as the device for the upper crust is changed and the number of mobile phones is expected to surpass the world's population in the coming years. The Ubiquity of mobile phones and the major chunk of people who have no formal access to banks are the key drivers for the Mobile Money market. Mobile Money will offer a rewarding opportunity in terms of revenue for the people in its ecosystem both in the near future and over the long term. While talking about its ecosystem, it constitutes of many industries such as mobile network operators, banks and financial institutions, payment processors, mobile money platform providers, handset manufacturers, etc. because of its fragmented nature of the market.

The report also discusses the total Mobile Payments in terms of transaction value, total mobile money users and the active mobile money users forecast trends. The mobile transaction value is segmented based on industry verticals such as Banking and Financial Services, Telecommunications, Media and Entertainment, Hospitality, Consumer Goods & Retail and Other verticals. MarketsandMarkets also forecasted the Installed base and unit shipments for NFC enabled devices over the period of 2013 -2018. The global Advancements, Business Models, Drivers, Restraints and Opportunities are also presented in the report.

The market for Mobile Money are expected to grow from \$13.8 billion in 2013 to \$278.9 billion by 2018, at an estimated CAGR of 82.4% over the same period.

## Report Description:

The growth in mobile telecommunication services and ubiquitous availability of mobile phones are creating unexplored business opportunities not only for the mobile operators, but to a range of other industry participants. Mobile phones are known to transfer information, where as Mobile money enables it to transfer cash from one entity to another, it acts as an alternate payment method to transfer cash/ credit/ check and make financial transactions with the mobile phone. The success of M-PESA, which was launched in 2007 in Kenya and other African regions, has made the operators to focus on this market.

The mobile money ecosystem comprises of telecom operators, mobile money platform providers, financial institutions, regulators, payment processors and money transfer agents. The market is benefiting exponential growth due to various factors such as availability of mobile phones and considerable rate of people have a little or no access to banks in underdeveloped regions. The mobile operators who are looking for an opportunity and the financial institutions who are aiming for the financial inclusion compliment the growth of this market.

The research report on the mobile money market is aimed at exploring the current and future growth potential of mobile money in terms of mobile payments and remittances, mobile banking and mobile commerce over the period of 2013 – 2018. It discusses in detail about its ecosystem, value chain, key drivers, restraints and the opportunities available in this segment and also about the deployment technologies and regulatory trends.

This report by MarketsandMarkets is the first to analyze the revenue opportunity in mobile money across all the participants in the mobile money ecosystem. We have estimated the total mobile payments in terms of transaction value, forecast of total mobile money users and how many of them will be active users over the period 2013 – 2018. The report also provides a split among different business verticals such as Banking and Financial services, Telecommunications, Media & Entertainment, Hospitality, Consumer goods and Retail and other allied segments across geographies.

The revenue opportunity in the mobile money market is forecasted based on the transaction mode (NFC/ Smart cards, Direct operator billing, Mobile Web / WAP, SMS and others), based on payment location (Remote payments, Proximity payments), Based on nature of Payments (Person to Person (P2P), Person to Business (P2B), Business to Person (B2P), Business to Business (B2B) and based on type of purchases (Air time transfers & Top Ups, Money Transfers and Mobile Payments, Merchandise & coupons, Travel Ticketing & Food, Digital products purchases). All these forecasts are segmented based on major geographies such as North America, Europe, Asia-Pacific, Middle-East & Africa and Latin America. It also highlights the key industry players in this market, along with a detailed competitive landscape.

MarketsandMarkets have also profiled leading players of this industry with their recent developments and other strategic industry activities. Key players profiled include Aepona, Comviva, C-SAM, Don River, eServ Global Ltd, Gemalto, Google, LUUP, MasterCard, mFoundry,

Monitise, Moremagic, Obopay, PayPal, Sybase, UTIBA, Vesta, Visa Inc, XIUS and Yellow Pepper. A competitive landscape which discusses about the recent mergers & acquisitions, joint ventures and collaborations and venture capital trends are also mentioned in the report.

## **Scope of the Report**

As mentioned this is the first report to present the revenue opportunity in the Mobile Money market. This research report categorizes the global market for forecasting the revenues and analyzing the trends in each of the following sub-markets:

### **Mobile Payments (Transaction Values) based on business verticals :**

- By Banking and Financial services
- By Telecommunications
- By Media & entertainment
- By Hospitality
- By Consumer goods & Retail
- By Other business verticals

<b>Mobile</b>	<b>Money</b>	<b>Revenues</b>	<b>—</b>
<b>On the basis of Transaction modes</b>			

- By NFC / Smartcards
- By Direct mobile billing
- By Mobile web / WAP
- By SMS
- By STK / USSD
- By Other transaction modes

### **On the basis of Nature of Payments:**

- By Person to Person (P2P)
- By Person to Business (P2B)
- By Business to Person (B2P)
- By Business to Business (B2B)

### **On the basis of Location**

- By Remote Payments
- By Proximity Payments

### **On the basis of Types of Purchases**

- By Air time transfer & Top up

- By Money Transfer & Payments
- By Merchandise & Coupons
- By Travel ticketing & Food
- By Digital Products

And all these above segments are classified under five major geographies such as **On the basis of geography**

- North America (NA)
- Europe (EU)
- Middle-East Africa (MEA)
- Asia-Pacific (APAC)
- Latin America (LA)

This report provides 114 market tables and 65 figures covering all sub-segments and micro-markets.

## Summary:

Mobile Money opportunity is majorly driven by two factors, the world's un banked population and the ubiquity of mobile phones across all kinds of people. Based on a recent study by the World Bank more than 2.5 billion of people across the world do not have an access to formal financial services and the major chunk is from the developing and under developed countries. On the other side the mobile phones which are seen as a device only for the upper crust has been changed, and it has become a necessity now which is used for more reasons than its purpose. The number of people who uses mobile phones are increasing at a fast pace, as we forecast the installed base of total mobile phones is around 5.3 billion worldwide by 2013. This opens up the potential for Mobile Money, which uses Mobile phones to make financial transactions.

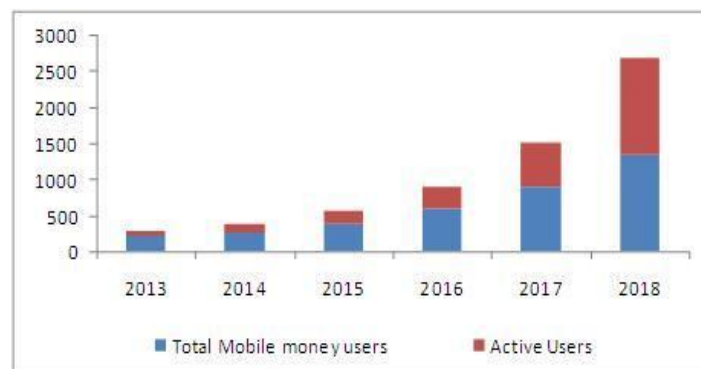


The mobile money market will offer a rewarding opportunity for the people in its ecosystem both in the near future and over the long term. While talking about its ecosystem, it constitutes of many industries such as mobile network operators, banks and financial institutions, payment processors, mobile money platform providers, handset manufacturers, etc. because of its fragmented nature of the market. It is complex to divide the market in different segments, but majorly its portfolio can be divided into three segments such as Mobile Payments and Air time transfer, Mobile Banking and Mobile Commerce market.

The revenue potential in each of the segments is huge and each segment offers different opportunities in various geographies. The mobile banking has a vital role to play in developing and underdeveloped geographies which constitutes of more on banked and under banked population. The mobile commerce market targets developed countries as a replacement to carry cash, credit cards and offer more convenient shopping experience. The mobile payment and air time transfer segment which holds the major share in the total mobile money market includes all bill payments, remittances, etc. focusing on both developed and underdeveloped countries.

This report by MarketsandMarkets is the first to analyze the revenue opportunity in mobile money across all the participants in the mobile money ecosystem. The total mobile payments in terms of transaction value are forecasted to touch One trillion mark by 2018, it is expected to grow from US \$234.4 Billion to US \$1399.7 Billion over the period of 2013 – 2018. The total mobile money users across the world are estimated at 288.2 million users by 2013 to touch 2.7 billion users by 2018, whereas the active users will grow from 75.9 million users to 1.35 billion users over the same period ( 2013 – 2018).

#### ***Active Mobile Money Users Vs Total Users – Global Forecast ( 2013 – 2018)***



Source:MarketsandMarkets

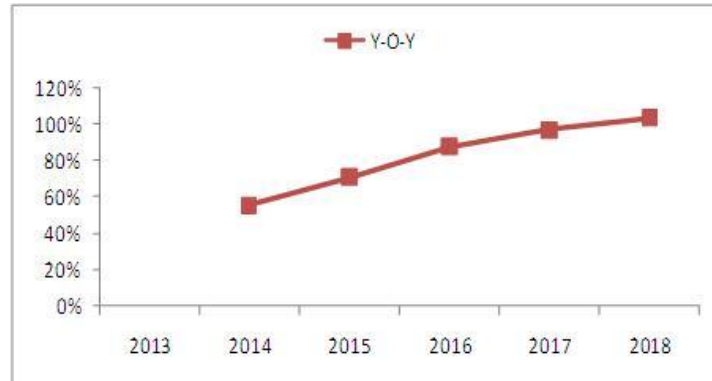
From this huge user base, the revenues through mobile money for all the participants in the ecosystem (including Direct and Indirect revenues) is estimated at US \$13.8 Billion by 2013 to reach US \$278.9 Billion by 2018 at the compounded annual growth rate (CAGR) of 82.4%.

#### ***Global Mobile Money Market Revenues - Forecast 2013 – 2018 (In \$ Billion)***

Mobile Money Revenues	2013	2014	2015	2016	2017	2018	CAGR % (2013 - 2018)
Revenues	xx	xx	xx	xx	xx	xx	xx%
Y-O-Y		xx%	xx%	xx%	xx%	xx%	

Source: MarketsandMarkets

### ***Global Mobile Money Revenues (Y-O-Y%), 2014 – 2018***



Source:MarketsandMarkets

The revenue figure shows the unparalleled opportunity available for mobile money market and it surely deserves a place as a mainstream business in the telecommunication industry, who enjoys the major benefit in the ecosystem. This report also analyzes the revenue opportunity in the mobile money market based on the transaction mode ( NFC/ Smart cards, Direct operator billing, Mobile Web / WAP, SMS and others), based on payment location ( Remote payments, Proximity payments), Based on nature of Payments ( Person to Person (P2P), Person to Business (P2B), Business to Person (B2P), Business to Business (B2B) and based on type of purchases ( Air time transfers & Top Ups, Money Transfers and Mobile Payments, Merchandise & coupons, Travel Ticketing & Food, Digital products purchases).

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